

October 2005

American Income Life & National Income Life

Volume 38 • Number 10

# Spotlight

## “Driving Our Future – Leadership Training”



FROM THE DESK OF:

**Roger Smith**  
President & CEO  
American Income Life

## Your Leading Character

This month, we are focusing on our leaders. Leaders are a vital component to our success. Our leaders are the ones who provide vision, direction, and guidance to the Agencies they serve. Because our leaders are so important, American Income and National Income established the *Leadership Development Seminar* to provide practical-application support to those who wish to pursue leadership within our organization.

The *Leadership Development Seminar* evolved from the concept of *character*. In other words, we came to the conclusion that for a leader to succeed, they need the knowledge to tackle the obstacles which occur within the framework of our business.

Here is what we mean by *character*:

- Character is what you do when no one is watching you.
- Character is how you treat people who can do absolutely nothing for you.
- Character is how you behave during the petty aggravations of everyday life.
- Character is how you react when the pressure is on.
- Character is deciding beforehand that you are going to do the right thing.

Our success depends on your success. Therefore, we believe those of strong *character* make the best leaders, and we feel it is our job to bring out those qualities in those with whom we work.

We want to do our best to support both our current and future leaders. For this reason, we provide all possible resources to ensure your success — whatever career path you choose with American Income and National Income.

I know, for a fact, our salesforce is jam-packed with leaders. We have sales leaders, lead leaders, referral leaders, and Agency leaders. Everyone has a unique area of expertise, and the *Leadership Development Seminar* was designed to help bring all these elements together to assist you in becoming the best of the best.

We believe in you and we believe in the power of leadership. For more information on the *Leadership Development Seminar*, turn to Page 12.

Lead the way toward 2006! Back to the basics!



### Dates to Remember

**Monday, Nov. 28, 2005**

All business and PR credits must be at the Home Office to count for November production.

### Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$727,600.52 in bonuses. For more information on the monthly bonuses, turn to Pages 9 and 22.

### Required Retention Rate

**Effective Jan. 1, 2005**, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention rate or the minimum Net to Gross. The Net to Gross rate varies based on bonus guidelines. The rate listed below is for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

**Retention:** 68%  
**Net to Gross:** 78%

### Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2006 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to the AIL/NILICO 55th Annual Convention! The convention will be held July 27-30, 2006.*

### Congratulations are in Order!

**Ricardo Ferreira**, a GA with the Eric Giglione Agency, achieved \$100,000 of 13-month in force premium.

**Beth Snow**, a GA with the Jatoft-Foti Agency, achieved \$100,000 of 13-month in force premium.

### Controlled Business

Applications defined as "controlled business" are applications written on an Agent, the Agent's immediate family, or where the Agent is the payor on the policy. We do not advance the Agent on controlled business sales and no production credit is given.

Here is a simple definition of who would be considered controlled business:

- Agent
- Parents
- Siblings
- Spouse
- Children
- Grandparents
- Aunt
- Uncle
- Cousin



You are responsible for marking controlled business so it is easily distinguished. At the top of every controlled business application, please mark "Controlled Business." In addition, the transmittal has a blank for the listing of controlled business. Please mark this blank as well.

Save yourself confusion down the road by keeping these definitions handy and marking your controlled business.

### A Correction

In last month's BR Bonus listing, Matthew Wolfanger from the Durhon Oldham Agency was listed with a bonus amount of \$5,557.46. The correct bonus amount was \$4,524.39. Sorry for any inconvenience this may have caused.

## Founder's Club Outstanding Producers

September 2005

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Timothy Cruise	Bob Olson	19	\$57,886		80.2
Laura Fisher	Eric Giglione	1	\$45,618		88.4
Daniel Potilechio	Bob Olson	4	\$56,902		87.3
Max Quasem	David Cohen	5	\$59,204		86.3

▲ Percentage of Net to Gross

## Founder's Club Outstanding PR Representatives

September 2005

PR REP	SGA	TIMES QUALIFIED	CARDS/GROUPS
Al Wall	Joshua Chalom	7	14,546 Cards

### American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

### Spotlight

Published monthly by American Income Life Insurance Company for the dissemination of information to its Producers. Prior permission must be obtained from American Income for reproduction or other use of material herein.

### Home Office

254-761-6400

### Web sites

ailife.com  
nilife.com

### Marketing

#### Creative Director of Marketing

Brenda Frizzell  
bfrizzell@ailife.com

#### Marketing Assistant

Danielle Yannazzo  
dyannazzo@ailife.com

#### Graphic Artist

Freddie Aguilar  
evgfp@aol.com

© 2005 by American Income Life Insurance Company



Promoted to 52.5 Percent Supervising Agent

Michael Adeshewo	Benjamin Caudill	Michael Glanzer	Michael Mayson	Stephen Ryder
Virgil Anderson	Ann Durkee	David Goodman	Keith Miller	Derek Sandilands
Diego Arangopuerta	Shaun Ebben	William Gordon	Travis Moody	Derek Sawyer
Imran Bacchus	Simon Fan	Ian Harrington	Andrea Olson	Quintin Schenck
David Baum	Megan Fenceroy	Jonathan Hawthorne	Alecia Peavy	Jinsong Sun
Roger Beals	Richard Flores	Shiwa Hollingsworth	Rebecca Perry	Nicole Towry
Elizabeth Bertapelle	Adam Fogelman	Robert Jaquith	Earnest Powers	Antrell Tyson
Alexy Blit	Liza Garcia	Herns Jean	Mathew Propst	Tiffany Vandecar
Constance Branch	Katherine Georgiou	Brandon Lewis	Sabrina Ray	
Barry Brockman	Matthew Gibson	Natalie Linker	Rick Robinson	
Floyd Brown	Ian Gingold	Duane Livingston	Jessica Rounseville	

Promoted to 55 Percent Supervising Agent

Noah Alkinburgh	Shawn Brookshire	Robert Snow
Paulina Boire	William Jaquay	

Promoted to 57.5 Percent General Agent

Bradley Bittner	Timothy Howe	Stuart Parnell	James Taylor
James Cahalin	Jillian Lamb	Scott Rehberg	Moswen Taylor
John Castore	Jeffrey Lape	Joaquin Santos	John Urbaitis
Howard Heron	Amanda Mlinaz	Kim Sprenger	Lindsey Vleisides

Promoted to 60 Percent General Agent

Tommy Chan	Edward Hanna	Harjeet Rana
Samantha Chui	Luis Heredia	Nicholas Zangardi
Noe Gonzales	Darren Miller	

Promoted to Master General Agent

Anthony Cannady	Michael Laramie	Jennifer Price	Glenn Snowden
-----------------	-----------------	----------------	---------------

Promoted to Regional General Agent

Scott Baker

# Climbing the Ladder to Success

More people are learning about the wonderful things AMS can do for their career. These newly appointed Master General Agents have definitely discovered what they are capable of with AMS, and now they have their own tips and advice to share with everyone.



Glenn VanDeSande  
The Rick Altig Agency  
Promoted June 2005

— no matter what — you will have a great leveled surface to use to launch yourself toward promotion.”

“The key to being successful is staying even. You can't get too caught in your 'up' moments or too depressed during your 'down' times. If you keep in mind there is another day coming



Laura Luthy  
The Altig Agency  
Promoted July 2005

your way. I really think this belief is what sets me apart, and it led me to a great promotion.”

“You truly have to believe — not just in the Company and its products, but also in its people. That includes yourself! Believe that you will be able to handle whatever comes



Matthew Willrodt  
The Altig-Orlovic Agency  
Promoted July 2005

right. You cannot expect instant success. It's when you couple time and determination that great things happen.”

“Give yourself time to succeed. I know some people come out of the gates running, but most of the time the best work is done when you slow down to get all of the details



Byron Paz  
The Joshua Chalom Agency  
Promoted August 2005

to receive the rewards. Once you have that dedication, everything else will come easily to you.”

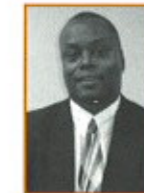
“The best advice I can give to those just starting in the business is to make the decision to work your hardest and never look back. You have to push and dedicate yourself if you want



Richard Rainone  
The David Zophin Agency  
Promoted August 2005

they could not help but be successful.”

“I really owe my success to my management team. Without them, I would not be where I am today. They stuck with it and believed in me. Now I am an MGA! I think everyone



Anthony Cannady  
The Tyrone Conard Agency  
Promoted Sept. 2005

Demetrius Peete, I learned everything I needed to become a new Master General Agent.”

“Combine commitment and tenacity with good faith, and I believe you could accomplish anything. I left my previous job on an act of faith, and with the help of my Manager,



Michael Laramie  
The Steven Greer Agency  
Promoted Sept. 2005

thin are the ones who find their way to the top and are able to reap the rewards that AIL has to offer.”

“You really have to have determination, a hard work ethic, and a positive attitude in order to get ahead of the game. I have found that those who stick around through thick and



Glenn Snowden  
The Steven Greer Agency  
Promoted Sept. 2005

everything that was needed to accomplish great things, and their support guided me.”

“Listen to your Managers. They will be the secrets to your success. I really do not believe I could have made it this far without my Agents and my management team. They showed me

*Congratulations everyone!*

## Individual Producers

1. Al-Karim Walji



Calgary, AB

2. Max Quasem



Los Angeles, CA

3. Carla Miller



Omaha, NE

4. Lily Tchen



Los Angeles, CA

5. Robert Ulreich



Concord, CA

6. Randolph Souliers



St. John's, NL

7. Daniel Potilechio



Woodridge, IL

8. Jinzhou Zhao



Redmond, WA

9. Amir Sedaghat



Burnaby, BC

10. Mark Gorman



Albuquerque, NM

## Individual Producers

All Time Record to Beat

Month: \$53,774 Net ALP Peter Kang

### September Production

Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
1. Al-Karim Walji	\$22,759		83.6	Paulo Rosa	Rick Altig
2. Max Quasem	21,695		86.3	Earnest Loveless	David Cohen
3. Carla Miller	19,330		70.5		John Akers
4. Lily Tchen	17,711		81.8	Lily Tchen	David Cohen
5. Robert Ulreich	17,168		85.6	Roger Johnson	Jatoft-Foti
6. Randolph Souliers	16,670		75.3	Randolph Souliers	Rick Altig
7. Daniel Potilechio	16,633		87.3	David Wang	Bob Olson
8. Jinzhou Zhao	16,107		86.4	Ryan Stenglein	Rick Altig
9. Amir Sedaghat	15,250		83.6	Harpreet Gujral	Rick Altig
10. Mark Gorman	15,114		74.6	Mark Gorman	Chris Hernandez
11. Alfred Brenner	14,896		88.2	Steve Foti	Jatoft-Foti
12. Innocent Okeke	14,850		77.2		Tyrone Conard
13. Noe Gonzales	14,499		82.9	Doreen Ryan-Foti	Jatoft-Foti
14. Kim Sprenger	14,224		76.7	Mark Bleier	Gary Bleier
15. Rudi Camenzind	14,041		89.1	Earnest Loveless	David Cohen
16. Maria Esposito	13,886		86.4	Alan Conquest	Steve Hartman
17. Anthony Martin	13,873	100		John Hancock	Mark Hancock
18. Crystal Valentine	13,716		83.8	Megan Olson	Steve Hartman
19. Danny Mayorga	13,553	88			Tom Williams
20. Paulo Rosa	13,497		85.7	Paulo Rosa	Rick Altig

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP

### YTD Production

Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
* 1. Zachary Hart	\$168,516		80.4	Mathew Hart	Jim Surace
* 2. Carla Miller	149,222		70.5		John Akers
* 3. Sylvia Freeman	145,972		79.5		Williams-Williams
* 4. Max Quasem	141,949		86.3	Earnest Loveless	David Cohen
* 5. Timothy Cruise	139,362		80.2	Timothy Cruise	Bob Olson
* 6. Omar Hashimi	135,828		80.7	Steve Foti	Jatoft-Foti
* 7. Lily Tchen	135,058		81.8	Lily Tchen	David Cohen
* 8. Daniel Potilechio	128,273		87.3	David Wang	Bob Olson
* 9. Ruben Soberanes	122,769		74.9	Doreen Ryan-Foti	Jatoft-Foti
* 10. Robert Ulreich	114,128		85.6	Roger Johnson	Jatoft-Foti
11. Nadia King	110,868		73.0	Nadia King	Altig-Orlovic
12. Lance Brown	108,916		89.5		David Zophin
13. Ronald Friedlander	108,344		86.6	Theodore Pappas	Eric Giglione
14. Peter Kang	106,284	90		Jeremy Welch	Slav Bitman
15. Crystal Valentine	104,435		83.8	Megan Olson	Steve Hartman
16. Noe Gonzales	103,973		82.9	Doreen Ryan-Foti	Jatoft-Foti
17. Mary Ann Gaelic	103,671		72.6	Lawrence Hauck	Steve Friedlander
18. Yvonne Hernandez	101,917		73.7	David Iriye	David Cohen
19. Majjargal Sukhbaatar	101,577		80.2		Gleb Ostrovsky
20. Larry Clemons	99,919		68.6	Eddie Dhillon	Paul Rumbuc

▲ Percentage of Net to Gross

# Happy Anniversary!

## Thanks for all you do. Congratulations!

### 33 Years of Service

Pater Nielsen

### 25 Years of Service

Patrick Coughlin  
Eric Giglione

### 20 Years of Service

Ted Schilling

### 18 Years of Service

Angeles Ordas

### 14 Years of Service

David Hausman  
Jinzhou Zhao

### 12 Years of Service

Douglas Bauknecht

### 10 Years of Service

Roger Hotz  
Bill Jennings  
Kobina Sekyi

### 9 Years of Service

Eric Dionne  
Joey Kennedy

### 8 Years of Service

Brenda Carson  
Carla Miller

### 7 Years of Service

Carl Boldon  
Anthony Christman  
Pamela Drury  
Benjamin Mancillas

### 6 Years of Service

Steven Jakubczak  
David Zophin

### 5 Years of Service

Loreen Baloun  
Timothy Farr  
Jerald Muhammad  
Eric Neal

### 4 Years of Service

Linda Amante  
Kevin Appasamy  
Robert Bingham  
Matthew Dahler  
Joseph Larsen  
Clay-Nghia Nguyen  
Demetrius Peete  
Dustin Raaum

### 3 Years of Service

Mack Bell  
Joseph Callahan  
Joseph Coarsey  
David Farraway  
Mary Ann Gaelic  
Frederick Hadayia  
Muhammad Khan  
Jason Mollo  
Michael Snow

### 2 Years of Service

Luann Baxter  
Sandra Carlson  
Preston Foster  
Benjamin Foti  
Ronald Hartwell  
Matthew Hogan

### 2 Years of Service Cont.

John Keiderling  
Jason Mayer  
Matthew Melhorn  
Justin Miller  
Corey Neff  
Pete Pels  
Christopher Pepin  
Ashara Pharms  
Pablo Pirela  
Shawn Richmond  
James Sak  
Darren Wakefield  
James Worf  
Erin Ziegler

### 1 Year of Service

Daoud Azizi  
Richard Barbour  
Bradley Bittner  
Audrey Broome  
James Cahalin  
Sabeel Caudle El  
Shakia Crump  
Anthony Davis  
Rae Duvauchelle  
Naveen Eapen  
Laura Fisher  
Ryan Freund  
Fargo Hall  
Robert Hamilton  
Robyn Hampton  
Jacob Hendricks  
Luis Heredia  
Joshua Horner  
Arlene Hughes  
Dennis Ingalls  
Adrian Jefferson

### 1 Year of Service Cont.

Emily Jennings  
Yevgeniy Kashkin  
Graham Komada  
Jimmy Lee  
Nitin Maharaj  
Donald Martin  
Leaette McCallister  
Patra Meacham  
Elizabeth Michalek  
Maria Miclat  
Robert Middleton  
Sami Mogannam  
Perquida Osborne  
Chris Rhoades  
Wade Rowcliffe  
Robert Rowe  
Bobby Salmons  
Derek Sandilands  
Hyunsup Sim  
Wendy Storandt  
Alan Swensen  
Rabah Takouche  
Moswen Taylor  
Terrence Thomas  
Matthew Wark  
Melanie Webb  
David Williams  
Jason Young

# Have You Taken Advantage Of this New Opportunity?

Listed below are the qualifiers for the third month of the **BR Bonus**. With the addition of this bonus, we paid more than \$727,600.52 in bonuses this month alone. We have four months to go! Don't miss this extraordinary opportunity of adding to your monthly income.

Qualifier	Bonus
Megan Olson	\$2,880.22
Moswen Taylor	\$2,329.56
Karl Schuckert	\$2,092.61
Scott Keeney	\$1,965.72
Susanne Munro	\$1,961.89
Laura Fisher	\$1,956.78
Steven Sequeira	\$1,883.42
Cesar Astralaga	\$1,872.70
Harjeet Rana	\$1,840.88
Vlad Basov	\$1,829.13
Scott Rehberg	\$1,803.36
Sue Weiss	\$1,755.39
Tara Soderman	\$1,750.63
Ramin Madani	\$1,740.48
Thomas Vanosdol	\$1,724.24
Salvatore Giacchi	\$1,690.98
Kenneth Mazik	\$1,669.86
James Cahalin	\$1,668.65
Matthew Wolfanger	\$1,595.76
Wayne Hendricks	\$1,585.35
David Tubbin	\$1,572.85
Michael Nelson	\$1,522.76
Timothy Clark	\$1,520.01
Michael Clark	\$1,511.68
Jennifer Ingimundson	\$1,469.69
Arthur Greene	\$1,464.66
Roger Johnson	\$1,451.42
Richard Phillips	\$1,422.45
Ricardo Ferreira	\$1,386.66
Maurice Davies	\$1,349.95
Kelly McDonald	\$1,315.54
Edward Loux	\$1,290.91
Carl Ignatius	\$1,251.01
Ian Palmer	\$1,247.81
Philip Prata	\$1,231.99
Vance Rountree	\$1,226.60
James Larkin	\$1,214.15

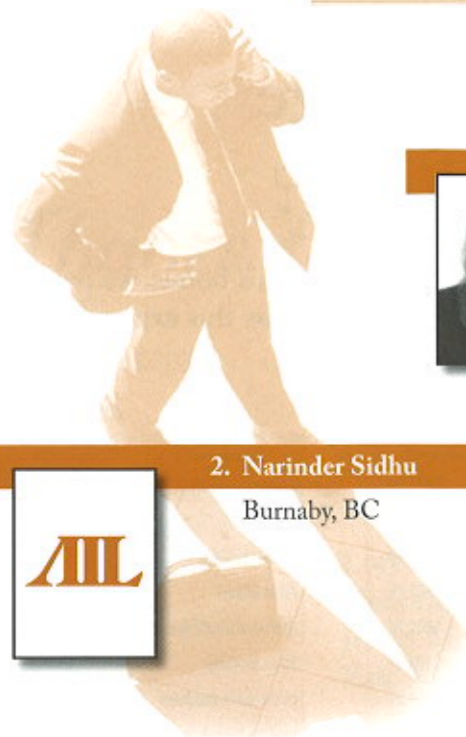
Qualifier	Bonus
Steven Engrav	\$1,207.30
Tomas Thundiyil	\$1,172.68
Mark Bleier	\$1,153.50
John McGrath	\$1,075.76
Robert Hamilton	\$1,061.19
Corey Carbon	\$1,024.43
Nathan Snider	\$1,021.97
Kobie Samuels	\$947.25
David Farraway	\$932.68
Steven King	\$918.22
Patricia Harris	\$896.10
John Castore	\$894.12
Patricia Lee	\$890.22
Matthew Melhorn	\$885.43
Shakia Crump	\$885.41
Denice Davidson	\$882.54
Jonathan Wilson	\$876.59
Glenn Vandesande	\$869.44
Sebastian Kazek	\$850.01
Nilesh Patel	\$849.08
Patrick Stenglein	\$823.06
Paulo Rosa	\$822.82
Harpreet Gujral	\$821.54
Jason Harris	\$816.26
Narinder Sidhu	\$812.24
Mathew MacCannell	\$792.91
Scott Mellgren	\$768.79
Michael Walsh	\$755.20
Timothy Southerton	\$707.51
William Hollis	\$702.62
Justin Smith	\$681.25
Patrick Mazerolle	\$678.13
Omar Hashimi	\$637.94
Mary Ayarzagotia	\$636.17
Alan Conquest	\$633.66
Torrence Rowell	\$630.80
Dustin Henderscheid	\$622.81

Qualifier	Bonus
Joshua Goines	\$611.21
Noah Alkinburgh	\$608.60
Charles McGrane	\$603.76
Diane Carrion	\$601.79
Fernando Gonzalez	\$601.71
Jason Dickson	\$593.37
Dustin Venekamp	\$584.25
Bradley Bittner	\$582.65
Donald Strynadka	\$581.19
Joseph Coarsey	\$574.04
Matthew Willrodt	\$571.34
Robert Trujillo	\$569.93
John Hancock	\$568.51
Beth Snow	\$565.75
Preston Foster	\$565.09
Peter Kang	\$561.88
Hal Herman	\$473.94
Robert Dunn	\$472.98
Michelle Workman	\$437.50
Wes Elder	\$430.84
Matthew Smith	\$419.88
Virgil Anderson	\$413.09
Lily Tchen	\$412.64
Craig Gundler	\$410.44
Kouassi Appiah	\$409.47
Wayne Wong	\$409.15
David Iriye	\$405.28
Susan O'Bryon	\$403.91
Micah Cohen	\$401.29
David Ackerman	\$400.17
Robert Gadberry	\$398.88
Robert Snow	\$398.46
Alecia Peavy	\$397.91
Andrea Yee	\$397.52
Stephen Maloney	\$392.09
John Sill	\$389.80
Robert Gerdes	\$388.43

Qualifier	Bonus
William Childress	\$386.53
Jon Hanec	\$385.55
Vedran Pipinic	\$385.50
Allan Gilbert	\$382.62
Desislava Dimitrova	\$381.57
Allan Jennings	\$380.33
Christopher Stephens	\$379.22
Ibrahim Yacoub	\$379.17
Tod Brown	\$377.83
Scott Rhodes	\$377.82
Francisco Perez	\$375.24
Robert Hill	\$240.23
Andrew Limoli	\$239.45
Preeti Sahgal	\$229.98
Jason Mayer	\$220.80
Samuel Keys	\$204.22
Justin Germany	\$203.78
Fouad Marzouki	\$201.99
Concelor Davis	\$185.78
Jose Sanchez	\$183.38
Jamie Fields	\$181.71
Brian Lulloff	\$178.85
Michael Robert	\$174.97
Constance Branch	\$168.06
Majjargal Sukhbaatar	\$167.37
Crystal Crossan	\$167.24
Samantha Chui	\$165.02

<b>Total Bonus Paid Out</b>
<b>\$117,998.33</b>

## Supervising Agents



1. Sue Weiss

Harrisburg, PA

2. Narinder Sidhu

Burnaby, BC



3. Matthew Melhorn

Plymouth Meeting, PA

All Time Record to Beat

Month: \$43,409 1st Yr.

All Time Record to Beat

Month: \$68,050 Net ALP Mary Ann Gaelic

### September Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Sue Weiss	\$16,707	\$25,994		80.2	Matthew Hogan	Oldham-Hadayaia
2. Narinder Sidhu	14,685	15,972	100		Bill Hayer	Rick Altig
3. Matthew Melhorn	13,486	16,860		70.4	Robert Smith	Durhon Oldham
4. Noah Alkinburgh	13,189	19,300		71.5	Matthew Hogan	Oldham-Hadayaia
5. Kenneth Mazik	12,315	14,206		85.4	David Wang	Bob Olson

All Time Record to Beat

YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat

YTD: \$443,893 Net ALP Mary Ann Gaelic

### YTD Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Steven King	\$70,745	\$130,625		86.9	Sonny Gurney	Paul Rumbuc
2. Kenneth Mazik	57,772	97,647		85.4	David Wang	Bob Olson
3. Noah Alkinburgh	53,904	128,367		71.5	Matthew Hogan	Oldham-Hadayaia
4. Amir Sedaghat	53,120	142,151		78.0	Harpreet Gujral	Rick Altig
5. Heather Hewitt	52,775	93,889		75.8	Randolph Souliers	Rick Altig

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

## General Agents



1. Cesar Astralaga

Rochester, NY



2. Mary Ann Gaelic

Auckland, NZ



3. Randy Teyssier

Albuquerque, NM



4. Edward Hanna

Ft. Lauderdale, FL



5. Susanne Munro

Lansing, MI

All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

### September Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Cesar Astralaga	\$30,971	\$30,474	81		Dorian Oldham	Durhon Oldham
2. Mary Ann Gaelic	30,234	36,801		69.3	Lawrence Hauck	Steve Friedlander
3. Randy Teyssier	28,207	38,618		78.9	Mark Gorman	Chris Hernandez
4. Edward Hanna	27,262	34,817		72.6	Horace Johnson	Tom Williams
5. Susanne Munro	27,116	33,538	93		Eddie Dhillon	Paul Rumbuc
6. Laura Fisher	26,009	37,653		79.8	Barry Dillah	Eric Giglione
7. Scott Rehberg	25,407	27,417	83		Mathew Hart	Jim Surace
8. Andrew Limoli	24,406	30,877		76.7	Hal Herman	Durhon Oldham
9. Omar Hashimi	23,244	31,453		78.7	Steve Foti	Jatoft-Foti
10. David Tubbin	23,016	35,211	95		Wayne Hendricks	Joe Manone

All Time Record to Beat

YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat

YTD: \$864,620 Net ALP

### YTD Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Mary Ann Gaelic	\$246,512	\$353,352		69.3	Lawrence Hauck	Steve Friedlander
* 2. Zachary Hart	206,111	393,648		75.2	Mathew Hart	Jim Surace
* 3. Danielle Holmes	178,948	254,607		74.3	Joshua Goodman	Bill Jennings
* 4. Noe Gonzales	154,232	212,619		81.7	Doreen Ryan-Foti	Jatoft-Foti
* 5. Richard Refano	133,117	242,636		72.1	Barry Dillah	Eric Giglione
6. Steven Engrav	131,264	180,062	86		Wayne Hendricks	Joe Manone
7. Jeffrey Oakman	130,956	127,971		78.4	Bill Cook	Williams-Williams
8. Philip Prata	130,612	156,182		76.7	Theodore Pappas	Eric Giglione
9. Nicholas Zangardi	124,700	168,069		75.5	Marcus Smith	Jim Surace
10. Edward Hanna	123,854	218,262		72.6	Horace Johnson	Tom Williams

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

# Leadership Development Seminar Shaping Tomorrow's Leaders Today!

This September, the Home Office hosted its tri-annual Leadership Development Seminar. Agents and Managers from almost every Agency came to Waco, Texas to partake in multiple lessons which were taught over three days.

Lessons varied from a tutorial on working the *Recruiting Management System* to Rick Altig's lecture on *Visionary Leadership*. Chris Hernandez and Steve Hartman also spoke on interesting topics.

The LDS participants were able to not only benefit from the wisdom of leaders before them, but also meet their fellow Agents and share success stories. They were also given a tour of the Home Office and had the opportunity to put faces to the many ladies and gentlemen they call on a daily basis.

Take a look at these learning and networking opportunities!

*LDS covers topics such as:*

Recruiting 101

Visionary Leadership

Keys to Your Success

Raising Your Professional Lid

Knowing Your Numbers

Nine Characteristics of a Leader

Quantity and Quality Do Exist

Agent Retention

Field Training

Developing Leaders Under You

Agency Resource Center

Here We Grow

*and so much more!*

The next LDS is scheduled for Feb. 1-3, 2006. Take advantage of this great opportunity and reserve your place today!

## Master General Agents



1. Carl Ignatius  
Halifax, NS



2. Wayne Hendricks  
Menomonee Falls, WI



3. Barry Dillah  
Edison, NJ



4. Joshua Goodman  
Denver, CO



5. Eddie Dhillon  
Lansing, MI

All Time Record to Beat  
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat  
Month: \$250,859 Net ALP Jim Bianchi

### September Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
1. Carl Ignatius	\$84,649	\$99,760		73.7	Imran Satti
2. Wayne Hendricks	73,322	106,612		79.0	Joe Manone
3. Barry Dillah	66,514	102,282		71.3	Eric Giglione
4. Joshua Goodman	63,911	80,882		72.9	Bill Jennings
5. Eddie Dhillon	59,647	99,270		76.8	Paul Rumbuc
6. David Wang	57,051	112,223		75.7	Bob Olson
7. DeMario Cooper	53,919	56,866		69.2	Slav Bitman
8. John Hancock	49,117	51,857		71.0	Mark Hancock
9. Dorian Oldham	48,771	75,472		73.7	Durhon Oldham
8. Lawrence Hauck	48,744	63,020		72.6	Steve Friedlander

All Time Record to Beat  
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat  
YTD: \$2,168,283 Net ALP Paul Rumbuc

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Barry Dillah	\$705,531	\$867,044		71.3	Eric Giglione
* 2. AJ O'Connor	654,042	835,547		70.6	Steve Greer
* 3. Doreen Ryan-Foti	468,182	1,178,711		77.5	Jatoft-Foti
* 4. Jim Bianchi	427,632	889,911		73.7	Durhon Oldham
* 5. Lawrence Hauck	409,061	709,559		72.6	Steve Friedlander
6. Gabriel Hernandez	401,044	402,231		73.7	David Zophin
7. DeMario Cooper	395,480	409,689		69.2	Slav Bitman
8. Joshua Goodman	392,623	590,629		72.9	Bill Jennings
9. Alan Conquest	383,352	481,240		70.3	Steve Hartman
10. David Wang	363,159	699,853		75.7	Bob Olson

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have four First Year Agents coded and meet all production requirements.*

## Regional General Agents



2. Jim Bianchi  
Rochester, NY



1. Vlad Basov  
Raleigh, NC



3. David Hausman  
Edison, NJ

### September Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$165,811	\$286,210		75.7	Durhon Oldham
2. Vlad Basov	143,042	174,694	94		Slav Bitman
3. David Hausman	111,957	184,653		71.6	Eric Giglione

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Jim Bianchi	\$1,464,676	\$2,778,946		75.7	Durhon Oldham
2. AJ O'Connor	1,060,205	1,362,283		70.5	Steve Greer
3. Jason Mollo	984,626	1,178,192		73.6	David Zophin



## MONETARY DONATIONS

### American Income & National Income

- Donated \$25,000 to the Building and Construction Trades Department as a sponsor for the *Coalition to Defend the American Dream*.
- Contributed \$1,500 to Guide Dogs of America for a table at the *W.W. Winpisinger Charity Banquet*.

### The Rick Altig Agency

- Gave \$200 to the Missoula Area Labor Council for their annual picnic.
- Contributed \$122.21 to Signs Now #119.
- Gave \$53.85 to CEP 34 as a strike donation.
- Donated \$54.25 to OFATC.
- Contributed \$250 to the Edmonton & District Labour Council Barbeque.
- Donated \$450 to Operating Engineers Local 115 for their golf tournament.
- Gave \$250 to Alberta Building Trades sponsoring the Dad's Golf Tournament.
- Donated \$150 to the Alberta Regional Council of Carpenters for their golf tournament.
- Contributed \$500 to MGEU for the *On Course for Courage Golf Tournament*.
- Gave \$100 to CUPE 4705's golf tournament.
- Contributed \$500 to IBT Joint Council 36 for their charity golf tournament.
- Donated \$500 to UFCW 431's scholarship fund.
- Gave \$100 to Boise Police Association as a donation to the COP program.
- Contributed \$250 to the PSE convention.
- Donated \$1,100 to IAM District 160 to support their guide dogs program.
- Contributed \$150 to USWA District 3 for their *Annual Fishing Derby*.
- Donated \$200 to IAM 831.
- Contributed \$80 to CAW 333's golf tournament.
- Gave \$85.59 to UFCW 401 for golf tournament prizes.
- Donated \$42.77 to the Alberta Carpenters Training Center for dinner gifts.
- Gave \$100 to IAM Local C for a guide dog donation.
- Gave \$169.99 to BSOIW Local 29 for a picnic prize.
- Donated \$200 to GMP 139B to support the Special Olympics program.
- Gave \$45 to Cement Masons 555 for their golf tournament.

### The Rick Altig Agency (continued)

- Contributed \$300 to IBEW 659 as a donation to their *Brotherhood Fund*.
- Gave \$149.99 to IBEW Oregon for a raffle prize.
- Donated \$400 to SCEP Quebec for their golf tournament.
- Contributed \$1,600 to TUAC 500 for their golf tournament.
- Gave \$424.30 to TUAC 501 for a digital camera for their golf tournament.
- Donated \$200.99 to USWA 6586 for door prizes.
- Gave \$250 to Bowls BC as a donation.
- Gave \$215 to IUOE Local 612 for their golf tournament.
- Donated \$500 to the Puget Sound Labor Agency for their golf tournament.
- Contributed \$1,000 to the Newfoundland Regional Council of Carpenters to sponsor their golf tournament.
- Donated \$100 to UA Local 459 for the *Years of Service* award ceremony.
- Donated \$100 to IBEW 291 for their annual picnic.
- Contributed \$200 to IBT 321's golf tournament.
- Contributed \$250 to the Kingston and District Labour Council for a Labour Day donation.
- Gave \$500 to the Ottawa and District Labour Council as a Labour Day donation.
- Donated \$500 to the London and District Labour Council for a Labour Day donation.
- Gave \$250 to the Waterloo Regional Labour Council as a Labour Day donation.
- Contributed \$250 to the Sudbury and District Labour Council for a Labour Day donation.
- Gave \$250 to the *Calgary District Stampede Breakfast Fund*.
- Donated \$150 to CEP 34 as a strike donation.
- Donated \$150 to LIUNA 238's annual picnic.
- Gave \$200 to sponsor the IBEW *Neca Golf Tournament*.
- Donated \$100 to CEP 30's strike fund.
- Gave \$100 to CEP 31 for strike relief.
- Donated \$85 to CJA 470 for gift cards.
- Contributed \$85 to LIUNA 242 for gift cards.
- Gave \$115 to IUOE 115 for their golf tournament.
- Contributed \$1,000 to the Lakes and Plains Regional Council of Carpenters' golf tournament.
- Gave \$200 to the Carbon/Emey Labor Day Picnic.
- Donated \$200 to Soar C2 for gift certificates given to thank their volunteers.

### The Altig-Hay Agency

- Contributed \$5,000 to the *Kaine for Governor Fund* (see picture below).

### The Slav Bitman Agency

- Gave \$220 to the *North Carolina AFL-CIO Union Community Fund*.
- Donated \$100 to the *Carolina Labor Management Conference*.
- Contributed \$200 to NCATA.

### The Mark Hancock Agency

- Gave \$2,500 to Teamsters Local 135's scholarship fund.
- Contributed \$200 to the Indiana Central Labor Council's *Hurricane Relief Adopt a Family Program*.

### The Steve Jakubczak Agency

- Contributed \$135 to the *Dave McCall USWA District One Golf Outing*.

### The Rusty Jewell Agency

- Donated \$100 to the *Carolina Labor Management Conference*.

### The Marc Morton Agency

- Contributed \$135 to the *Dave McCall USWA District One Golf Outing*.
- Gave \$100 to the *Teamsters Joint Council 41 Golf Outing*.

### The Jim Surace Agency

- Contributed \$135 to the *Dave McCall USWA District One Golf Outing*.
- Gave \$100 to the *Teamsters Joint Council 41 Golf Outing*.
- Donated \$1,000 to the *2005 Greater Stark County AFL-CIO/American Income Life Scholarship*.

**Total \$54,146.94**

## OTHER DONATIONS

### The Mark Hancock Agency

- Donated boxes of food to Sheet Metal Workers' Local 20's food bank.



Susan Cooksey and Vivian Dwyer present Lt. Governor Tim Kaine with a \$5,000 check, courtesy of the Altig-Hay Agency (see donation above).

### Helping Those in Need

To: American Income Life  
From: Yevgeniy Kashkin (supervising agent)

I want to thank American Income Life for a great help provided to me as one of those who had property damage due to the hurricane Katrina. I really appreciate the efforts of those who had found the resources to support me. In addition I'd like to mention that American Income Life has also given me a great opportunity to be financially independent with ability for individual growth. This company made significant impact on my life. Everything I always dreamed about now became a reality. I personally want to thank my SGA and my manager who helped me to be where I am right now. As an appreciation I promise to dedicate all my efforts to making AIL even a greater company.

Truly Yours  
Yevgeniy Kashkin

Yevgeniy Kashkin from the Gleb Ostrovsky Agency sent a thank you letter to American Income Life in appreciation for contributions to the hurricane relief fund.

SEPTEMBER CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Rick Altig		70.3	\$497,219	\$694,500	72	\$971,981	\$1,105,000	88	80

SEPTEMBER CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Slav Bitman		70.8	\$150,129	\$117,000	128	\$179,349	\$182,000	99	114

SEPTEMBER CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		71.9	\$129,258	\$86,500	149	\$181,181	\$140,000	129	139
Steve Friedlander		76.2	118,757	104,000	114	161,247	163,500	99	107

SEPTEMBER CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Imran Satti	81		\$120,034	\$54,000	222	\$155,230	\$85,000	183	203
Mark Hancock		70.9	99,937	65,500	160	130,825	100,000	131	146
Steve Hartman		74.9	88,546	71,500	124	153,588	114,000	135	130
Eric Neal		68.6	58,154	51,500	113	78,579	76,000	103	108

\* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Tom Williams		68.9	\$1,739,399	\$2,134,000	82	\$2,931,311	\$3,328,500	88	85

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Altig-Orlovic		68.0	\$1,495,457	\$1,011,000	148	\$2,082,834	\$1,573,500	132	140
Slav Bitman		70.8	1,208,315	838,500	144	1,348,984	1,305,500	103	124

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		71.9	\$1,132,821	\$778,500	146	\$1,582,198	\$1,260,000	126	136
Steve Greer		70.4	1,089,391	804,000	135	1,398,394	1,197,000	117	126

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Steve Hartman		74.9	\$775,976	\$643,500	121	\$1,263,807	\$1,026,000	123	122
Imran Satti	81		380,406	337,500	113	693,592	531,250	131	122
Mark Hancock		70.9	627,449	562,500	112	930,161	900,000	103	108

YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Chris Hernandez	90		\$59,985	\$57,000	105	\$98,249	\$85,000	116	111

\* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

PR Manager



Debbie Enstedt  
Winnipeg, MB

Category A:



Al Wall  
Toronto, ON



Laurie Onasch  
Menomonee Falls, WI

Category B:



Erica Dalager  
Crystal, MN



David Provencher  
Portland, ME

Category C:



Darrell Dorey  
Halifax, NS



Becky Cutler  
Denver, CO

September Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	19,199	Rick Altig
2. Malka Arony	3,817	HO CA/Hartman
3. Charles Hill	3,052	Jatoft-Foti

All Time PR Card Production Record

Month: 18,960 cards

Category A	No. Cards	SGA
1. Al Wall	3,939	Joshua Chalom
2. Laurie Onasch	3,181	Manone/Altig
3. Malka Arony	3,135	HO CA/Hartman
4. Brenda DiSomma	1,967	Eric Giglione
5. Mark Gagliardi	1,855	Jatoft-Foti

Category B	No. Cards	SGA
1. Erica Dalager	3,424	Altig-Deley
2. David Provencher	1,338	Rick Mansfield
3. Mario Soljan	1,258	Steve Friedlander
4. Brenda Swecker	1,192	Chris La Fond
5. Tara Snowden	1,158	Steve Greer

All Time PR Group Production Record

Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Darrell Dorey	7	Imran Satti
1. Becky Cutler	7	Bill Jennings
1. Cheryl Cook	7	Oldham-Hadayia
2. Jerry Hartnett	6	Marc Morton
3. Susan Fuldauer	5	Mark Hancock

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	149,643	Rick Altig
*2. Malka Arony	38,534	HO CA/Hartman
3. Joseph Galusha	36,041	HO NY

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Malka Arony	29,587	HO CA/Hartman
*2. Al Wall	21,249	Joshua Chalom
3. Mark Gagliardi	15,808	Jatoft-Foti
4. Laurie Onasch	14,347	Manone/Altig
5. Robin Andrade	14,233	David Zophin

Category B	No. Cards	SGA
*1. Vivian Dwyer	14,776	Altig-Hay/Bitman
*2. Catherine Briggie	13,121	Steve Hartman
3. Erica Dalager	9,851	Altig-Deley
4. Irene Rurycz	8,780	Jim Surace
5. Mario Soljan	8,035	Steve Friedlander

All Time PR Group Production Record

YTD: 110 groups Richard Case

Category C	Groups	SGA
*1. Cheryl Cook	71	Oldham-Hadayia
*2. Renee Flannery	65	Jim Surace
3. Susan Fuldauer	59	Mark Hancock
4. Richard Case	47	Jim Surace
5. Jerry Hartnett	46	Marc Morton

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.* Also, please note, the number of leads will be used to break a tie in Category C.

# \$Show Me the Money\$

## Retention Bonus\*

Qualifier	SGA	Bonus Amount
Al-Karim Walji	Rick Altig	\$5,117.00
Max Quasem	David Cohen	\$4,596.80
Daniel Potilechio	Bob Olson	\$3,481.40
Robert Ulreich	Jatoft-Foti	\$3,433.61
Randolph Souliers	Rick Altig	\$3,388.57
Lily Tchen	David Cohen	\$3,365.14
Carla Miller	John Akers	\$3,294.56
Jin Zhou Zhao	Rick Altig	\$3,221.51
Amir Sedaghat	Rick Altig	\$3,050.18
Alfred Brenner	Jatoft-Foti	\$2,979.26

**Total Retention Bonus Paid: \$428,399.79 425 Producers Qualified**

## Leadership Bonus\*

Qualifier	SGA	Bonus Amount
Wayne Hendricks	Joe Manone	\$7,116.79
Barry Dillah	Eric Giglione	\$7,083.45
Joshua Goodman	Bill Jennings	\$5,605.15
Eddie Dhillon	Paul Rumbuc	\$5,498.09
Carl Ignatius	Imran Satti	\$5,002.71
Theodore Pappas	Eric Giglione	\$4,829.45
John Hancock	Mark Hancock	\$4,704.77
Megan Olson	Steve Hartman	\$4,256.83
Alan Conquest	Steve Hartman	\$3,833.38
David Wang	Bob Olson	\$3,721.47

**Total Leadership Bonus Paid: \$150,361.48 88 Managers Qualified**

## PR Bonus\*

Qualifier	SGA	Bonus Amount
Laurie Onasch	Joe Manone	\$2,581.20
Malka Arony	Steve Hartman	\$2,359.62
Al Wall	Josh Chalom	\$2,069.35
Becky Cutler	Bill Jennings	\$1,918.18
Charles Hill	Jatoft-Foti	\$1,628.36
Rachelle Valdez	Altig-Orlovic	\$1,230.72
Jacqueline deVooght	Rick Altig	\$1,220.11
Renee Flannery	Jim Surace	\$946.84
Jerry Hartnett	Marc Morton	\$896.40
Eric Dalager	Rick Altig	\$772.68

**Total PR Bonus Paid: \$30,840.92 46 PR Reps Qualified**

\* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



FROM THE DESK OF:

**Scott Smith**

*Executive Vice President  
American Income Life*

## Taking PR to the Summit

Our company has made so many strides over the past five years — incredible growth from \$50 million in annualized life premium sales to almost \$100 million in annualized life sales! But the amazing thing is that while the Agent count went from 1,000 in 1999 to 2,100 in 2005, the size of the PR Team actually decreased by ten PR Representatives.

We currently have about 115 Public Relations Representatives under contract. We have ambitious plans to contract with 150 P.R. Representatives by the end of this year, and 200 by the end of 2006. With this hiring drive, we estimate our ability to increase annual hard card lead flow from 950,000 to over 1,500,000 leads annually.

Along with this hiring emphasis comes an improved plan to train our new hires and assist many territories in Public Relations management. When a new Public Relations Representative is hired, they will have the opportunity to be trained by a PR Mentor. PR Mentors are veterans from the field who will be compensated to take a new hire under their wings to provide both initial and ongoing training.

We also have a Public Relations Directors Program that is just beginning. With this program, the best of the best from our current PR producers are actually becoming PR Managers. They are contracting with the company directly to manage Public Relations in territories where (especially new) SGAs don't have a whole lot of Public Relations experience. They work for the territory SGA in helping with hiring, training, group assignments, lists management, and contributions.

Certainly both the Mentors and the Directors Program are optional to all involved. They create a new method to help in growing a stronger and more productive PR Team. However, one very important aspect of making lead growth work will be experimenting with and creating successful

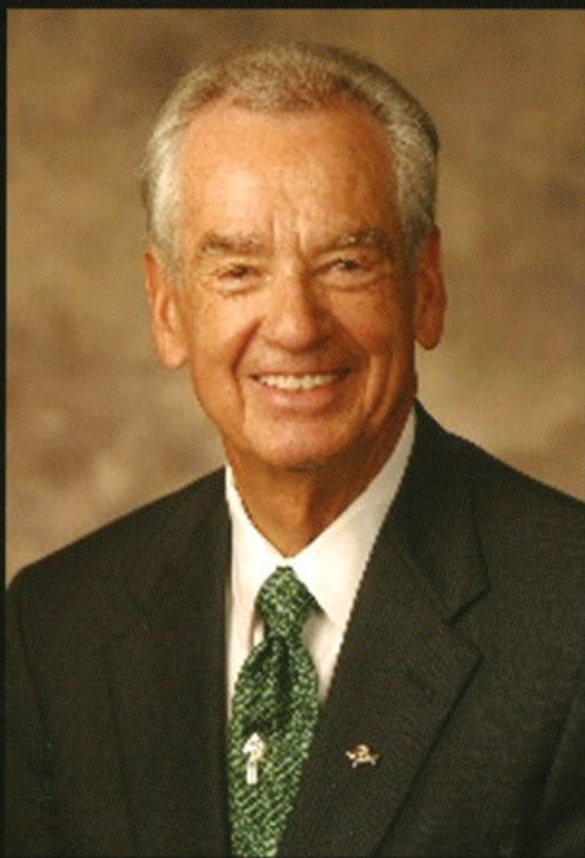
marketing templates in the non-traditional leads field. Instead of just bringing in PR Representatives to focus on what's left in the labor market, the bulk of our new Public Relations hires will be trained in marketing methods for new and fresh lead sources!

Finally, your corporate office has assembled an unparalleled team to provide the leadership to make this growth program a success. Denise Bowyer will continue to be essentially responsible for field operations and Kathy Lockhart will handle all of the administrative aspects of American Income and National Income Public Relations. I am also pleased to announce that we have recently hired Jay Bentley to work from our Home Office to be responsible for all organizational aspects of Public Relations growth and management.

Jay is a former American Incomer, having served the Company in a variety of capacities in the 1980's. Jay has a wealth of experience in sales team growth and marketing strategies in various insurance related businesses. He is the former vice president of agencies at Loyal American Insurance Company, a leading nationwide supplemental life and health provider of credit unions.

As you can see, the commitment we have to growing our lead base is a real priority! This plan, when executed properly, will take us to the summit — the 2006 Public Relations Summit, that is! Yes, I am pleased to announce we will hold our second Public Relations Summit meeting in Waco this coming January. We are expecting to bring in over 150 PR Representatives for some action-packed meetings that will focus on new market development and marketing strategies.

*Yes, together we will take Public Relations  
to the top in 2006!*



Zig Ziglar

**"Don't  
Miss  
Out**

on this  
**Great**

**Combination"**



**Kool &  
The Gang**

**July 27-30, 2006**

## Public Relations Bonus

### Qualifiers

Laurie Onasch	\$2,581.20
Malka Arony	\$2,359.62
Al Wall	\$2,069.35
Becky Cutler	\$1,918.18
Charles Hill	\$1,628.36
Rachelle Valdez	\$1,230.72
Jacqueline deVooght	\$1,220.11
Rence Flannery	\$946.84
Jerry Hartnett	\$896.40
Eric Dalager	\$772.68
Susan Fuldaucr	\$731.90
Robin Andrade	\$710.04
Daryl Barnett	\$682.60
Kelly Flora	\$668.65
Cheryl Cook	\$665.46
Darrell Dorey	\$653.50
Catherine Briggie	\$651.37
Sue Akers	\$610.20
Vivian Dwyer	\$565.04
Brenda DiSomma	\$508.88
Mark Gagliardi	\$498.25
Krissa Hensley	\$479.70
Patti Morgan	\$471.98
Kenneth Lett	\$469.84
Tara Snowden	\$450.20
Anne Bowyer	\$449.33
Susan Gilbert	\$400.00
George Farenthold	\$362.24
Leo VanDenBussehe	\$357.96
William Slocum	\$356.12
Richard Case	\$354.62
Joe Ward	\$350.60
Timothy Farr	\$324.00
Susan Cooksey	\$323.20
Casandra Robinson	\$317.52
Rona Pileggi Spano	\$316.98
Robin Denham	\$301.91
Brenda Swecker	\$299.88
Joe Galusha	\$287.90

Kenneth Altizer	\$255.42
Mario Soljan	\$254.70
Shannon Walker	\$241.11
Irene Rurycz	\$239.76
Lou Nell Busby	\$208.62
Gabriella Klett	\$203.13
Pater Nielsen	\$194.85

JANUARY  
FEBRUARY  
MARCH  
APRIL  
MAY  
JUNE  
JULY  
AUGUST  
SEPTEMBER  
OCTOBER  
NOVEMBER  
DECEMBER

**Total**  
**\$30,840.92**



# Leadership Bonus

## September Bonus Qualifiers

Wayne Hendricks	\$7,116.79	Karl Schuckert	\$2,118.71	Shakia Crump	\$318.28
Barry Dillah	\$7,083.45	Ramin Madani	\$1,997.94	Philip Anderson	\$317.56
Joshua Goodman	\$5,605.15	Marcus Smith	\$1,969.54	Jason Harris	\$306.10
Narinder Dhillon	\$5,498.09	Matthew Willrodt	\$1,965.02	David Farraway	\$305.02
Carl Ignatius	\$5,002.71	Rebecca Klebsch	\$1,758.72	Zachary Hart	\$303.09
Theodore Pappas	\$4,829.45	Jason Dickson	\$1,591.76	Patricia Lee	\$300.14
John Hancock	\$4,704.77	Allan Jennings	\$1,574.55	Scott Mellgren	\$296.01
Megan Olson	\$4,256.83	Charles Van Dyke	\$1,449.71	Dustin Henderscheid	\$291.94
Alan Conquest	\$3,833.38	Harjeet Rana	\$1,120.98	Bradley Bittner	\$273.11
David Wang	\$3,721.47	Philip Prata	\$837.77	Joseph Coarsey	\$269.08
Bill Hayer	\$3,630.00	Narinder Dhillon	\$802.51	Peter Kang	\$263.38
Demario Cooper	\$3,418.24	David Tubbin	\$796.24	Mark Zastrow	\$258.82
Vance Rountree	\$3,379.10	Moswen Taylor	\$759.13	Wayne Wong	\$255.71
Dorian Oldham	\$3,305.43	Cesar Astralaga	\$676.32	Susan O'Bryon	\$252.44
Jeremy Welch	\$3,286.32	Laura Fisher	\$673.56	Robert Gadberry	\$249.30
Mark Bleier	\$3,205.03	Susanne Munro	\$647.13	Alecia Peavy	\$248.69
Hal Herman	\$3,193.42	Sue Weiss	\$644.81	Andrea Yee	\$248.45
Harpreet Gujral	\$3,183.32	Steven Engrav	\$641.76	Robert Gerdes	\$242.76
Matthew Hogan	\$2,999.28	James Larkin	\$620.89	Amir Sedaghat	\$237.23
Steve Foti	\$2,943.75	Michael Nelson	\$587.20	Nicholas Zangardi	\$235.60
John McGrath	\$2,869.50	Omar Hashimi	\$582.54	Ka Yin Law	\$234.87
Kobie Samuels	\$2,842.96	Andrew Limoli	\$543.52	Cheryl Foti	\$111.72
Michael Walsh	\$2,842.21	Preston Foster	\$543.18	Richard Refano	\$105.66
Maurice Davies	\$2,765.12	Danielle Holmes	\$542.53		
Roger Johnson	\$2,666.36	Virgil Anderson	\$510.68		
Alex Roland	\$2,663.91	Steven Sequeira	\$468.84		
Tod Brown	\$2,587.09	James Cahalin	\$453.19		
Paulo Rosa	\$2,523.53	Kenneth Mazik	\$445.78		
Mathew Hart	\$2,458.85	Timothy Clark	\$420.90		
David Hausman	\$2,416.27	Ricardo Ferreira	\$403.49		
David Iriye	\$2,387.43	Scott Rehberg	\$388.05		
Maxine Moody	\$2,349.41	Denice Davidson	\$330.95		
				<b>Total</b>	<b>\$150,361.48</b>

# Retention Bonus

QUALIFIER	BONUS	A&H
Al-Karim Walji	\$5,117.00	\$565.20
Max Quasem	\$4,596.80	\$257.80
Daniel Potilechio	\$3,481.40	\$154.80
Robert Ulreich	\$3,433.61	
Randolph Souliers	\$3,388.57	\$554.46
Lily Tchen	\$3,365.14	
Carla Miller	\$3,294.56	\$201.76
Jinzhou Zhao	\$3,221.51	
Amir Sedaghat	\$3,050.18	
Alfred Brenner	\$2,979.26	
Maria Esposito	\$2,943.60	\$166.40
Noe Gonzales	\$2,899.80	
Innocent Okeke	\$2,821.64	
Rudi Camenzind	\$2,808.35	
Richard Refano	\$2,807.40	\$291.60
Crystal Valentine	\$2,743.22	
Paulo Rosa	\$2,699.45	
Mark Gorman	\$2,569.54	
Thomas Harkins	\$2,539.16	
Israel Pena	\$2,528.50	
Sylvia Freeman	\$2,509.69	
Benjamin Mancillas	\$2,461.05	\$166.54
Dawn McElwain	\$2,459.03	\$220.88
Anthony Mele	\$2,429.34	\$290.70
Kim Sprenger	\$2,418.20	
Kathleen Loughran	\$2,266.74	\$166.32
Bedis Kilani	\$2,231.82	
Beth Snow	\$2,213.31	
Laura Fisher	\$2,212.36	
Chenine Ellis-Dias	\$2,147.10	
Gerardo Pino	\$2,129.20	
Alex Bluhm	\$2,127.24	
Raymond Lau	\$2,107.10	
Douglas Bauknecht	\$2,091.05	
David Thornton	\$2,077.35	
Angelika Vassilieva	\$2,069.37	\$143.37
William Raymond	\$2,049.05	\$246.51
Yevgeniy Kashkin	\$2,046.88	
David Jackson	\$2,030.74	
David Garrett	\$2,027.11	
Timothy Cruise	\$2,020.01	
Ronald Friedlander	\$1,998.38	
Jon Haneec	\$1,950.13	
Anthony Martin	\$1,947.35	\$143.78
London Burnett	\$1,918.15	
Alexandre Kalinic	\$1,915.12	\$186.48
Anthony Watkins	\$1,883.42	\$258.05
Tim Riley	\$1,863.54	
Richard Nye	\$1,858.46	
Scott Primm	\$1,840.68	\$148.73
Curt Snow	\$1,830.41	
Kayla Nelson	\$1,829.13	\$100.23
Scott Sonnenberg	\$1,826.42	\$128.31
Elizabeth Michalek	\$1,796.16	
Jesse Wise	\$1,766.23	\$144.24
Danny Mayorga	\$1,762.00	
Larry Clemons	\$1,751.92	
Moswen Taylor	\$1,750.72	
Shashank Hedao	\$1,745.10	\$122.07
Troy Plummer	\$1,740.78	\$110.96
Brian Utter	\$1,724.24	
Randy Teysier	\$1,707.87	
Karen McQuoid	\$1,681.36	\$223.44
Eric Labossiere	\$1,672.84	
Richard Krueger	\$1,669.86	\$243.36
David Baum	\$1,668.65	\$97.57
Gabriel Feldmann	\$1,653.97	
Bryan Johnson	\$1,631.73	
Norman Sw Lew	\$1,603.31	
Bret Fels	\$1,599.83	
Valerie Franklin	\$1,595.76	\$187.08
David Tubbin	\$1,585.35	
Joanne Marks	\$1,580.45	
Lance Brown	\$1,569.08	
Joaquin Santos	\$1,553.11	
Allison Bankowski	\$1,550.64	
Hal Herman	\$1,539.04	\$132.64

QUALIFIER	BONUS	A&H
Yvonne Hernandez	\$1,513.85	
Glenn Van de Sande	\$1,513.39	
Sara Sparrow	\$1,511.68	\$91.44
Benjamin Foti	\$1,508.85	
Nadia King	\$1,499.08	
Arthur Westergren	\$1,482.05	
Pamela Ladd	\$1,477.40	\$135.72
Bertram Feldman	\$1,473.05	
Sean Lacroix	\$1,469.69	\$192.18
Brandon Corkins	\$1,464.66	\$124.02
Jeff Ribman	\$1,458.93	
Samuel Cohen	\$1,446.06	
William Thompson	\$1,444.40	\$190.48
Sue Weiss	\$1,441.79	\$141.61
Julie Wells	\$1,436.00	\$189.28
Jean-Franco Vezina	\$1,431.66	
Samsom Adelufosi	\$1,429.47	
Stefanos Lebrasseur	\$1,422.45	\$97.38
David Guzman	\$1,413.29	\$171.48
Benjamin Caudill	\$1,411.07	\$92.40
Sandi Babcock	\$1,410.95	
Levar Morgan	\$1,405.76	\$123.04
Andrew Manchon	\$1,400.77	
Scott Remmey	\$1,395.63	
Robert Hill	\$1,391.02	
Dorit Franknadav	\$1,386.66	\$95.46
Shawn Richmond	\$1,382.16	\$127.44
Michael Snow	\$1,377.08	
Theresa Bellajaro	\$1,376.71	
Bulbinder Hayer	\$1,372.84	\$126.68
Daniel Ogando	\$1,371.48	
Steven King	\$1,362.31	\$153.90
Seth Sweeney	\$1,356.14	\$99.36
James Taylor	\$1,354.82	
Peter Kang	\$1,352.75	
Karl Stodart	\$1,349.95	\$124.08
Stephen Ryder	\$1,349.84	
Donald McCrary	\$1,346.88	
Madeline Tam	\$1,329.65	
Danielle Holmes	\$1,318.73	\$120.47
Brian Merryman	\$1,315.54	
Nicholas Soboleski	\$1,310.33	
Robert Harris	\$1,303.66	
Allan Munro	\$1,301.17	\$166.43
Raphael Bouchereau	\$1,299.62	
Katherine Price	\$1,299.18	\$133.12
Germou Johnson	\$1,291.10	
Patrick Mazerolle	\$1,269.49	
Wayne Wong	\$1,267.92	
Derek Sandilands	\$1,266.90	
Russell Morris	\$1,266.53	
Adam Fogelman	\$1,255.87	
Ed Olfert	\$1,254.91	
Rae Duvauchelle	\$1,248.24	
Hank Gordon	\$1,246.93	
Katherine Georgiou	\$1,244.28	
Sara Thrailkille	\$1,243.28	\$130.07
James Schneider	\$1,242.20	
Nicole Winn	\$1,238.99	
Omar Hashimi	\$1,231.26	
Tasha Tucker	\$1,228.25	
Donald Martin	\$1,224.16	
Roland Cheney	\$1,218.96	
William Gordon	\$1,215.18	
Evelyn Jeterdavis	\$1,214.15	
Benjamin VanFossen	\$1,200.86	
Gregory Engrav	\$1,200.60	
Ray Sharples	\$1,162.31	
Lorena Barriere	\$1,145.02	
Diego Arangopuerta	\$1,140.74	\$118.64
Concelor Davis	\$1,138.14	
Herivelto Pereira	\$1,134.52	
Nicholas Engrav	\$1,132.92	
Scott McCloskey	\$1,128.24	\$99.06
Louis Costa	\$1,119.17	\$131.04
Jay Meyer	\$1,116.11	\$166.20
William Burbank	\$1,090.49	\$101.79

QUALIFIER	BONUS	A&H
Brandon Ehrlich	\$1,082.95	
Kyle Chuang	\$1,079.89	\$98.74
Robert Tierney	\$1,079.20	
John Cochrane	\$1,075.76	
Abbas Yari	\$1,063.04	
Timothy Gray	\$1,061.19	
Jessica Rounseville	\$1,051.30	
Justin Smith	\$1,046.23	\$119.21
Herns Jean	\$1,046.08	
Kittipo Tingpalpong	\$1,024.43	
Anthony Mutter	\$1,021.97	
Russell Barnes	\$1,017.23	\$118.05
Michael Bromberg	\$1,007.32	
Matthew Jacobsen	\$1,005.04	\$111.55
Krista Thieme	\$998.98	
Philip Anderson	\$983.92	\$88.88
Ted Schilling	\$974.55	
Joseph Coarsey	\$967.03	
Dustin Henderscheid	\$953.94	
Ilya Kardava	\$951.47	
Earle Harris	\$943.02	\$86.19
Lisa Roemer	\$941.95	\$86.96
Iqbal Khan	\$932.68	\$119.25
Thomas Tulowiecki	\$926.33	\$88.06
George Noujaim	\$925.36	
Jared Milinarich	\$918.22	\$99.15
Kobina Sekyi	\$917.14	
Kevin Mackinnon	\$916.16	
Claudia Rodriguez	\$912.94	
Kouame Yoboue	\$912.88	
John Urbaitis	\$898.80	\$78.30
Shiwa Hollingsworth	\$898.19	
Nancy Lee	\$896.10	
Philip Currie	\$894.83	\$94.66
Ann Durkee	\$894.12	
Wendy Roberts	\$890.22	\$89.85
Agatha Safford	\$889.20	
Cindy Craven	\$889.07	
Jeffrey Stevens	\$888.36	
Antoinette Yellock	\$885.43	
Alecia Peavy	\$885.41	
Dennis Nesaw	\$882.54	
Glen Thompson	\$882.37	
David Mann	\$876.59	
John Franklin	\$876.08	
Karl Schuckert	\$874.13	
Michelle Caringer	\$869.44	
Tibor Simon	\$867.10	
Eric Renteria	\$864.55	
James Aalders	\$853.09	
Rea KuhaupioBradley	\$852.44	
John Sullivan	\$850.01	
Peter Lee	\$849.08	
Martin Banks	\$848.76	
Kim Brown	\$846.84	
Robert Serrine	\$844.12	
John Fisher	\$836.74	
Michael Malakuskie	\$832.55	
Mckenzie Linse	\$828.85	
Luigi Calandriello	\$825.22	
Bradley Tracy	\$823.06	
Karen King	\$822.82	
Balkranjit Dhansa	\$821.54	
Bernadette Lesperance	\$816.26	
Dalvir Janda	\$812.24	
Tungalag Nyamochir	\$810.86	
Kelly Shelton	\$808.25	
Leighton Bromfield	\$801.78	
James Larkin	\$794.64	
Bhuvan Sawhney	\$782.09	
Ricardo Ferreira	\$770.54	
Anthony Sadlon	\$768.79	\$137.28
Bonnie Williams	\$760.84	\$86.94
Derrick Cook	\$722.50	\$68.45
Matthew Miller	\$707.51	\$71.16
Michael Paiti	\$702.62	\$108.72
Tanya McClure	\$701.30	\$129.16



# Retention Bonus

QUALIFIER	BONUS	A&H
Patricia Newell	\$681.25	\$82.44
Mireille Jaillet	\$678.13	\$71.16
Thomas Buege	\$674.31	\$81.80
Todd Sahn	\$669.35	\$61.08
Mathew Propst	\$664.79	\$76.36
Rosalie Zwicker	\$650.48	
Mark Peltz	\$646.98	
Shane Bowen	\$643.32	\$67.12
Adrian Jefferson	\$640.26	
Hamed Hashimi	\$637.94	
Sally Matera	\$637.41	
Roberto Manzueta	\$636.69	
Hazel Hazlewood	\$636.17	\$67.16
George Easter	\$635.35	
James Herrera	\$633.66	
Antrell Tyson	\$630.80	
David Montgomery	\$627.15	
Chantel Gallant	\$625.94	
Tracy McNallan	\$625.25	
Jesse Zwack	\$622.81	
Andrea Olson	\$622.39	
Natalie Linker	\$612.57	
Kenneth Williams	\$611.21	
Brian Buskirk	\$608.60	
Joshua Saleh	\$604.83	
Saddam Husain	\$603.76	
Michael Lott	\$603.31	
Sherman Austin	\$602.00	
Susan Schreiber	\$601.71	
Rickie Sasser	\$593.72	
Richard Lafond	\$593.37	
Robert Hughes	\$593.28	
Philomena Yates	\$590.98	
Sarmast Shojai	\$589.12	\$127.68
Lamissi Ali	\$584.74	
Jonathan Wilson	\$584.25	
Jeffrey Lape	\$582.65	
Simon Fan	\$581.19	
Charles Riggs	\$581.10	\$61.11
Charles Turner	\$574.96	
Raymond Lawrenz	\$574.04	
Samuel Keys	\$572.61	
Michael Mayson	\$571.34	
Stephen Meyers	\$570.13	
Quintin Schenck	\$569.93	
Joseph Buckshot	\$568.51	
Ronald Rivera	\$568.27	
Grace Flores	\$565.75	
Marcandre Boudreau	\$565.58	
Scott Tebbe	\$565.09	
Robert Douangdara	\$561.88	
Brandon Lewis	\$561.81	
Steven Sequeira	\$552.90	\$64.44
Stephen Guidice	\$550.76	\$71.33
John Barsuch	\$543.52	\$59.54
Terrance Hearn	\$524.08	
Salvatore Giacchi	\$517.15	
Shakia Crump	\$504.84	
Sidney Trahan	\$486.90	
John Joswick	\$484.93	
Ka Yin Law	\$483.27	
Justin Miller	\$482.00	
Stephen Maloney	\$480.75	
James Tanguay	\$479.19	\$67.14
Anna Vaculikova	\$477.04	
Heather Hewitt	\$477.01	
Angeles Ordas	\$474.95	
Matthew Dahler	\$473.96	
Stephen Demarie	\$473.94	\$61.44
Tara O'Brien	\$472.98	\$61.38
Donna Wiley	\$470.79	
Richard Galati	\$467.94	
Michael Dupree	\$467.81	
Bradley Kincaid	\$466.96	
Joey Kennedy	\$465.75	
Brian Hugli	\$465.02	
Todd Krentzel	\$462.84	

QUALIFIER	BONUS	A&H
Bradley Bittner	\$462.28	
Mary Ann Gaelic	\$459.73	
Laurie Gruber	\$459.67	
Kenneth Madden	\$456.90	
Lennis Hayes	\$455.32	\$53.91
Cathy Baringhaus	\$455.21	
Andrew Limoli	\$452.93	
Nilesh Patel	\$449.48	
Joshua Lieberman	\$448.74	\$50.28
Meneluo Perakis	\$447.06	
Chad Cannella	\$446.81	
Herman Libman	\$446.31	
Zulfikar Bhukera	\$446.15	
Brian Yudelson	\$444.98	
Robert Boyer	\$444.09	
Rudolph Dsouza	\$443.84	
Madlyn Woodyard	\$440.68	
Philip Parisi	\$439.36	
Kristi Jorgensen	\$437.50	\$62.67
Peter Lauwerier	\$437.02	
Barbara Bomer	\$434.02	
Eugene Williams	\$430.84	\$57.15
Travis Moody	\$430.84	\$53.85
Michael Mandella	\$419.88	
Gerson Rodrigues	\$415.23	
Mataya Kestenbaum	\$413.09	
Ennis Davis	\$412.64	
Daniel Salsbury	\$410.44	
Marieclaudie Turgeon	\$409.47	
Ramon Taveras	\$409.15	
Harold Ransier	\$407.03	
David Garbarskiy	\$406.77	
William Kairala	\$405.28	
Sameh Abdalla	\$405.06	
Debra McEntire	\$404.03	
Liza Garcia	\$403.94	
Bryan Davidson	\$403.91	
Jarred Starman	\$402.95	
Lonnie Scott	\$401.59	
Christopher Rodriguez	\$401.29	
Matthew Sommers	\$401.28	
Raymond Giuffrida	\$400.81	
Lisa Hall	\$400.17	
David Shields	\$398.88	
Veronica Hansen	\$398.46	
Monica Cobham	\$397.91	
Angel Brooks	\$397.52	
Lili Zhao	\$396.67	
Jon Justice	\$396.51	
Erin Mackarell	\$396.24	
Thomas Murphy	\$395.30	
Nathasha Nickerson	\$394.72	
Brendan Lattrell	\$392.09	
Jonathan Hebert	\$391.96	
Chiquita Andrews	\$390.64	
Earnest Powers	\$390.07	
Wesley Bourland	\$389.80	
Michael Johnson	\$388.43	
Ashoka Ebad	\$388.38	
Robert Kanaan	\$386.94	
James Fletcher	\$386.53	
Eric Miller	\$385.55	
Matthew Doran	\$385.50	
Susanne Munro	\$385.26	
William Kaleta	\$384.56	
Ian Palmer	\$384.21	
Michael Robert	\$384.16	
Dawn Trudden	\$382.62	
Jerry Davis	\$382.21	
William Haefs	\$382.13	
Derek Sawyer	\$382.02	
Randy Clark	\$381.59	
Shelagh Keleyhers	\$381.57	
Nathaniel Lefebvre	\$381.38	
Richard Flores	\$380.33	
Michael Mucha	\$380.20	
Drob Andre Grigorut	\$379.57	

QUALIFIER	BONUS	A&H
Benham Halali	\$379.22	
Thomas Enright	\$379.17	
Adanicate Bryan	\$378.99	
Patrick Cowell	\$378.45	
Imran Bacchus	\$378.14	
Scott Smith	\$377.83	
Barry Brockman	\$377.82	
Katie Hanson	\$377.47	
Kristie Robin	\$375.80	
Elias Chico	\$375.24	
Terrence Ealy	\$374.58	
Jamie Bakken	\$373.82	
Alexander Rocker	\$372.57	
Marcus Jones	\$372.29	
Carl Redrick	\$240.23	
Ryan Shipley	\$239.45	
Basheer Mohamed	\$229.98	
Rex Johnson	\$224.92	
Johndeane Nwafor	\$222.80	
Sharif Grays	\$220.80	
Carla Brown-Smith	\$220.01	
Ryan Mann	\$207.96	
Brandon Britt	\$204.22	
Billy Hamilton	\$203.78	
Khalil Belhimeur	\$201.99	
Susan Smith	\$199.49	
Kristen Josselyn	\$198.72	
Jennifer Quiles	\$195.13	
Elizabete Paulo	\$193.34	
Timothy Haines	\$186.27	
Stephen Panzarella	\$185.78	
Erik Sharp	\$183.38	
Latoya Lestrade	\$181.71	
Frederick Kasianov	\$178.85	
Jennifer McCourt	\$174.97	
Thomas Jahrig	\$173.13	
Mark Dring	\$168.06	
Terry Donaldson	\$167.37	
Lisa Mackenzie	\$167.24	
Herman Fennell	\$165.02	
James Buscher	\$160.20	

## Total Bonus Paid Out

**\$428,399.79**

## Total A&H

**\$12,335.55**